

EL PASO HERALD

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No. 97 *DeLoe* Secretary.

"Save the Babies."

THE "life saving service for babies," inaugurated and carried on in this city by the Woman's Charity association under the direction of Miss Franklin with the cooperation of city and county and generous private citizens, pays the biggest dividends of any enterprise the people of this city have ever engaged in. The dividends are paid in human lives, human health, human usefulness, human encouragement, and human gratitude. But in addition to all these, there is actually a cash dividend on the expenditures in this splendid work. There is more actual cash return for the money expended than in most other investments, public or private.

Figuring up the saving of the cost of illness, death, reduced vitality, permanent disablement, and of unsanitary conditions breeding disease among the masses, it ought to be clear to any one that the preventive, educational, and sanitary measures carried on by the Woman's Charity association through this special department of work known as the "school for mothers and baby clinic" is a very profitable enterprise.

The records published in The Herald at frequent intervals, showing exactly how the work is done and what is accomplished, are human documents of extraordinary interest. They are written by a woman whose heart is in her work and whose skill has been directed along thoroughly practical channels. They are illustrative of the fruitful conditions prevailing among the Spanish speaking population of El Paso, and they show how great is the need of organized work among these people and especially of the personal touch that can be given only by visitors at the homes—visitors who are trained not only as nurses and as teachers, but also trained in what may be called "social welfare work." Women who engage in this special line of endeavor, the saving of children's lives and the promoting of generally healthful conditions among the poor, must possess tact, force, and executive ability beyond the ordinary. Fortunately El Paso has such a woman in Miss Franklin, and the work which she has fully demonstrated its right to a permanent place in El Paso's charitable and health conserving program.

This work must not be allowed to drop. It was started for the summer months as a demonstration or experiment, but it has proved its practicality to meet a perpetual need that knows no season. The work must be continued 12 months in a year, and it will need not less than \$200 a month to carry it on. We must not let this splendid work fail for lack of financial support. "Save the babies" appeals not merely to sentiment, but also to self interest and self defence. The work that is being done among the poor with the "Save the Babies" fund benefits every man, woman, and child in El Paso directly or indirectly through reducing the menace of disease and through preventing the destruction of valuable human lives.

Considering how the county ring has been able to make the people swallow things, it is not surprising that it should take in a former superintendent of a lunatic asylum to help run politics. It looks sometimes as if the people need some such experienced man to look after them.

Philanthropic or Fill-the-Pocket?

RAILROADS running out of New York City into New Jersey some time ago took combined action to prohibit poker and bridge whist on the suburban trains. The railroads declared that they were saving money for the commuters by preventing gambling on the trains, and while the action of the railroads robbed commuters of a charm, the commuters stood for that, because the railroads made such a plausible talk about the prohibition being for the rural dwellers' own good. However, when the railroads followed up their philanthropic action by combining to force a big increase in rates of fare to and from New York, the commuters began to feel that he was being governed too much. It looked to him as if the companies were now insisting on getting for themselves the money they had saved to the commuters by preventing gambling. The governor of New Jersey has been brought into the fight and all the chambers of commerce of cities and towns within 75 miles of New York are combining to fight the increased rates.

A similar situation faces us in Texas with respect to fire insurance. The companies in raising the rates out of all reason under cover of the new law justified their action by saying that the high rates would force general improvement in building conditions and a general cleaning up throughout the state with a corresponding reduction in fire risk and fire loss. They sought to put a philanthropic color on their action, saying it was for our good and the good of the state to have the penalties or excess rates made so high that cleaning up and improving must be resorted to in self defence.

But after all it turns out that the most business men of Texas could hope to cut off of their rates through the improvements and changes would be the excess charges which were slapped on by the insurance companies for the mere purpose of removing them as an apparent concession. The final rates in most cases were found to be at least as high as the old rates, and in many cases higher, notwithstanding the great decrease in fire hazard which the costly improvements and changes are supposed to bring about.

The fire insurance actuaries are expert jugglers with figures. They can make their "records" and their "experience tables" prove anything they want them to prove. Fire insurance is a highly technical profession and the ordinary layman or the nonprofessional insurance man has no chance to compete with the insurance expert when it comes to percentage tables and interpreting the "records" of the companies. The Herald has in its possession some of the same data and tables from which the insurance companies habitually quote in trying to sustain their case for increased rates. From these tables (the authoritative computations of the insurance companies themselves) The Herald finds that the ratio of losses to premiums in the state of Texas for the last 25 years has been 60.2; a ratio of 65 percent of losses to premiums is deemed a profitable business, showing that Texas has produced an actual surplus of 5 percent, over and above a normal profit. From the same tables of the insurance companies it is ascertained that in 25 years the aggregate business in the United States and Canada shows a loss ratio of 56.1 percent, although this period includes the \$350,000,000 San Francisco conflagration, the \$100,000,000 Baltimore fire, the \$100,000,000 fire at Chelsea, Mass., the Seattle conflagration, the Jacksonville, Fla., conflagration, and numerous conflagrations causing losses of \$1,000,000 or over. A loss ratio of 56 percent for the United States over a 25 year period, while the companies would still be doing a profitable business with a loss ratio of 65 percent, does not look as if the companies were seriously suffering.

So far as El Paso goes, the insurance companies' representatives declare that the loss ratio in this city for 10 years past has been only 44 percent; in other words, for every \$100 taken in in premiums, \$44 have been paid back in losses, \$56 set aside for costs of carrying on the business, for commissions, for interest on all that, \$21 on every \$100 have been available as additional profits or additional surplus to the companies out of El Paso business. Yet the insurance companies have notified El Paso policyholders that no new policies will be written on mercantile or business risks, and it is understood that existing policies will be canceled by the companies as soon as any excuse arises for such action.

A very large proportion of the business men of Texas will now be deprived of all protection until they can figure out a way to insure at reasonable rates in a logical and practical way. Texas premiums total \$9,000,000 per year and there will certainly be a great influx of weak and irresponsible companies to participate in the business, so that the new conditions created by the practical withdrawal of the old line companies will still further necessitate rigid supervision on the part of the state government to protect the people against impositions by wildcat insurance concerns. The present law would best be retained and amended in order to give the policyholders of the state due protection. The present law is almost solely in favor of the insurance companies and it should be modified in several very important details where experience has shown it to be lacking.

EDITORIAL AND MAGAZINE PAGE

UNCLE WALT'S Denatured Poem

That Hoosier country's most prolific of folks who scale the heights of fame; excelling in the arts pacific, they give their state a lustrous name. There old Jim Riley writes his verses, and weas, without dispute, the lays, George Ade must pack around his purses to hold the booth Tarkington is fat and wheezy, from dining on the market's best; he's living on the street called Easy, and gives his faculties a rest. Abe Martin also is a hoosier, and hands out capsules good to see; and when you take 'em you will lost your suspender buttons in your glee. And Nicholson and many others are writing stuff that hits the spot; O, surely Indiana mothers a most unique and gifted lot! And I've received a little volume, concerning Indiana's crops; it gives the figures, page and column, and rambles on and never stops. It gives the yield of sweet potatoes, and corn and wheat and pigs and eggs, and cabbages and green tomatoes, and sauerkraut packed in wooden kegs. And never once in all the story are any of those writers named; poor Indiana's truest glory is missed—she ought to be ashamed.

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THE HOUSE

By William Mainwaring.

The old woman sat motionless, staring with unseeing eyes at the slowly dying fire. The daylight faded gradually from the little square window, and the twilight merged into utter darkness. A sudden spurt of sparks from the expiring fire threw a ghastly light on her wrinkled face, lustreless eyes, and scanty wisps of snowy hair. And as she sat, silent and still, tears rolled down her cheeks.

"Are you there, Granny?"

"The old woman started out of her chair as she answered, 'Yes, yes, neighbor. Come in while I get a light.'

She fumbled along the high mantel-shelf until her hands touched a box of matches. Lighting a candle, she placed it on the three-legged table that stood in the center of the room, and the feeble flickering light revealed a spare, hard featured woman standing in the doorway.

"That, and no fire," she said, as she advanced into the room. "Night, be chilly yet, Granny, if the days be a bit warmerish."

"I was thinkin'," quavered the old woman, half apologetically, "an, the fire went out unbeknownst."

"You shouldn't think," the other spoke sharply, in a high pitched tone. "Here, I've brought you a bit of victuals them's better nor thoughts."

She took from under her apron a covered plate and placed it on the table. "My man didn't eat hearty tonight, so I had some over."

"You're very good, neighbor, to think of 'em."

"Pish, 'twouldn't be gone to the pig an' he's doin' very well as 'tis. Besides, human bein's want grub I say, an' it puzzles me, Granny, how you rubs along."

"A very smile passed across the old woman's face."

"That's what I was thinkin' of when I let the fire go out. I can't rub along much longer, an' that's a fact. I've got a matter o' ten shillings, an' when that's gone there's the—workhouse, I suppose."

"We've all got that to look forward to, Granny, and they won't eat you in the 'house."

"Oh, neighbor, but I don't want to go there." The old woman turned an appealing face to the other, and clasped and unclasped her hands as she spoke. "Just think o' bein' buried in the 'house, an' I'm a poor creature, an' I'm a poor creature."

Mrs. Ford shuffled her feet, and looked everywhere except at the figure of the old woman huddled up in the rickety armchair.

"Have you heard anything o' that son o' yours, Granny?" she said at last. A smile tilted the twitching of her tremulous lips, and she looked up eagerly.

"I've heard nothin' but 'Nothin' since he went away five years ago, an'—but what if he'd come before my money was all gone. I'd ha' no fear o' the 'house' then, neighbor. I'll be a happy old woman, an' you'll be a happy old woman."

"Well, it's to be hoped he'll come soon, Granny."

The younger woman moved toward the door as she spoke, and as she closed it after her she muttered, "An' it's to be hoped he's altered or he won't be much good to her."

II.

The man stepped out of the public-house, with a grin on his face, and a look of his hand, and slowly shuffled along.

Little Editorials By Herald Readers

CRUELTY TO ANIMALS.
Editor El Paso Herald:

I feel impressed to write a word to encourage the good work of the Humane Society and am truly glad for the interest taken to eliminate and prevent the suffering of dumb animals.

How often we see horses driven by men and boys who are no more fit to be over them than a spider is to command a regiment, and I don't think the suffering of cruelty to animals can be any too strict. There are many boys right here in El Paso whose parents have never taught them the first principles of kindness to their pets or any creature that might come their way. They are always kicking, cuffing, teasing and delight in torturing some helpless creature.

I don't believe there is an El Pasoan but what believes in kind and humane treatment to all creatures and animals. Yet how many will go just across the river and pay to see a poor old helpless bull tortured to death, and horses that have been faithful all through life. Through the influence of tourists I attended a fight once, and we left with a feeling of guilt and disgust. There might be an excuse in dark Africa for such cruelty to exist, but surely not so near beautiful El Paso.

A very few years ago a wicked cruel thing can be patronized and supported by so many of the citizens of El Paso. I saw girls and boys there who should have only the best examples and influences set before them.

Mrs. Minnie Porter,
2101 Bassett Ave.

DOESN'T CARE FOR FRISCO.
San Francisco, Cal., July 9.

Editor El Paso Herald:
San Francisco on hills of fog and cold winds in July, where the street cars tobergan from hill to hill; furs on sale in show windows, flowers in the gardens and on the walks; where with stry-fury dresses and thin wraps, with red nostrils; others with heavy clothing and furs on, with powder on their faces.

San Francisco does not represent the climate of California, as per reports,

The Herald's Daily Short Story

The shadow side of the street. His jacket was buttoned up close to his chin, and the frayed ends of his trouser legs trailing the dust at every step almost hid the heelless boots. He halted irresolutely outside of a row of small cottages, and, after glancing furtively up and down the deserted road, raised the latch and hesitatingly entered the little room.

"Anybody in?" he queried.

The old woman, sitting in her accustomed chair, turned her head at the sound of his voice, peering with blinking eyes at the sunshine that played in through the open doorway.

"Who is it?"

"It's me, mother. Don't you know me?"

She rose quickly, and stood one hand on the arm of her chair, the other shading her eyes from the glare of sunlight, against which her dark figure made a black, ill-defined patch.

"Me, Jack, yer son. Don't yer know me?" he repeated.

"Oh, my boy, my boy."

She ran to him, and pulling him by the arm into the dim recesses of the room, forced him into the chair she had just vacated.

"An' you've come back at last—at last!"

She had pulled his frowzy cap off and was stroking his head. "Oh, John, I've wanted you sore."

She was crying now, and the man moved restively under her caresses. "I don't like to be bothered with a woman like this," he growled. "Yer might give us some grub, mother; I'm starved."

She bustled herself laying out the meager contents of the larder, and when all was laid out she turned to him from the dim corner and took his place at the table under the little square window.

He ate wolfishly, his eyes fixed greedily on the food before him, and the old woman assiduously replenished cup and plate as they became empty. At the same time she gradually realized his unkempt condition, but said nothing until he had finished his meal and thrown himself with a groan of satisfaction, back into the rickety armchair.

"I'm afraid, John," she queried timidly, "you've been searin' hard times?"

"You're about right, mother."

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Fear Of Competition Causes Crusade By England's People

VII.—THE BRITISH CRISIS.

LONDON, England, July 12.—The English nation is obsessed by the fear of competition. Whether it be in the manufacture of machinery or in the more prosaic business of making and selling jack-knives, the same fear, the same dread, the same evil spirit, is in possession of the souls of the English people. It is extremely difficult for an American to appreciate the depth of this widespread feeling, but it is none the less necessary to consider it, because it is the fruitful source of the success of parties which have so upset the domestic quiet of this little island, and which so seriously threaten the future peace of King George's people.

The millions of German workmen producing manufactured wares under the skillful direction of scientifically trained masters frighten your thinking John Bull more than does the army of millions of German soldiers. The subsidized German merchant marine, with its depots and trading houses in every port of the world, is a greater menace in the mind of the English business man than is the rapidly multiplying fleet of German Dreadnoughts in the North Sea.

Manufacturing Interests Large.

England still is the greatest manufacturing and mercantile nation in the world, and its business is growing from year to year. The trouble is that it is not growing as rapidly in proportion to the business of other countries, particularly Germany and the United States. These rivals, especially Germany, are catching up with Great Britain in the race for commercial and industrial supremacy.

Every day the Briton feels the force of this competition more than he did the day before. He does not know what to do, although he invents a new remedy every night only to find it fails the morning.

He only knows that he is frightened and being English, he cannot, will not and does not hide it.

The trouble is old and deep-seated. When the great world was won by cutting throats in Europe and felling forests in America, England was at work calmly applying the newly discovered art of machinery to the business of turning raw products from every part of the world into manufactured wares to be sold back to every part of the world. It had practically no competition, and the world, needing these manufactured wares, accustomed itself to buying them from England, making the English thought they should be made, sold in the fashion set by Englishmen and distributed in English ships.

Reputation For Honest Work.

Germany succeeded in generation, and these British commercial customs and habits became fixed—became a part of the inflexible code of British proprieties. Now it must be remembered that many of these habits were good ones—the British made good wares, very substantial, very heavy and rarely, if ever, bad or cheap. He it said to his everlasting credit that the British manufacturer, though he might be avaricious for honest work than he did for the demand of a certain class of trade which asked for cheap and shoddy wares. But the trouble was that other habits, not so praiseworthy, became equally as inflexible.

The whole vast structure of the British empire, political and commercial, has been built by rule of thumb. Lack of definite progress, subservience to expedients and a disposition to give every difference by a compromise are the chief characteristics of British policy.

After the French revolution had destroyed the old order in Europe and after Napoleon had failed to establish his modern world empire, Prussia set to work to abolish the rule of thumb. It substituted scientific strength for brute force in its military arm, it began to consider men as more valuable assets than dollars, and it compelled every thing and everybody to work with single aim and without waste of energy.

The manager of a home and abroad, it intended to do its work by the rule of thumb. It broke the spell of French magnificence, it united Germany under its captaincy, and then it set to work to build up its commerce.

German Advance Steady.

The German commercial advance has been steady and rapid. It has left nothing to chance. The government has aided and encouraged the manufacturer by subsidizing a merchant marine, by granting special privileges to German trading houses abroad, by furnishing the transportation of goods, and by conserving the brain and brawn of the workman. And the Germans have no habit or custom in business which they will not change to suit the whim or convenience of a prospective customer.

In the recent general election campaign in England the Conservative party capitalized the fear of competition and was able to create a great popular sentiment in favor of a protective tariff.

Any speaker who could paint the broad from the mouth of the British workman was sure to win the enthusiastic plaudits of his auditors. It was a device which rarely failed.

The helpless position of the men at the head of affairs is illustrated in the case of the British navy. A large shipbuilding concern, an inventor came into the London office of the manufacturer with a new device made of rubber which promised a large business. The manufacturer was much pleased and he sent it to his factory with instructions to make up a quantity of samples. The model was returned with the information that nothing like that had been made before, and that the workmen refused to attempt it. The inventor went to Germany with his model and found a manufacturer at once. And yet these workmen join with the speculation-creating people who are putting their savings in rubber shares in England, despite the fear of competition.

Tomorrow VIII.—Impending Social Revolution.

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Abe Martin

By Frederic J. Haskin



Life Bud has been offered a job o' bookkeepin' but he don't like coffee and doughnuts. Tryin' to double 'd day' when you broke your back 't' em yesterday puts lots o' us on 't' hammer.

though you had no dignity nor will of your own.

It is a habit that will grow very quickly, and she won't be able to resist the temptation to display her power. And power of that sort is bad for a woman.

The power that she exercises for the happiness of others ennobles her, but the power that drives her to petty exactions and selfishness degrades her.

She will not really love you unless she respects you, and she will not respect you if she feels that she can order you about like a tame poodle dog. You must have a will of your own if you hope to hold a woman's love.

Any woman would tell you just what I am telling you, for all women at some time of their lives have known men whom they knew they could dictate to.

I have seen people fairly boil with indignation over the demands made by a spoiled girl on the man who loved her.

And always they have ended by saying, "Oh, well, if he is such a poor spirited thing he deserves all he gets."

When a girl gets into the habit of changing her mind forty times about a thing, ordering a man to do this and do that, to go here and go there, it is high time the man pulled himself together and made protest.